



UnitedHealthcare – Consumer Engagement

**Health Incentive Programs
For Fully Insured Groups with 100 or
More Eligible Employees**

Maturation of a True “Consumer” Driven Market



**“Consumerism” in
health care:
an emerging concept
and
an inevitable reality”**

- **Inextricably related to enhanced consumer participation in all the decisions that affect an individual’s life**

“Consumerism” in Health Care Requires a New Way of Thinking

- The ability to **anticipate and predict** individual consumer **needs and requirements**
- The ability to **assess** how consumers think about health care, their level of engagement in decision-making and then **activate, empower and facilitate** enhanced involvement
- The ability to **respond** meaningfully and timely to the needs of individuals by **organizing, integrating and making available** a comprehensive array of care delivery and support services
- Assisting individuals to successfully **share in the consequences** of their decisions and actions

American Consumers and Health Care

- 26% of adults aged 20 years and over are obese¹
- 21% of adults aged 18 years and over are smokers¹
- More than 100 million adults struggle with borderline to high cholesterol²
- As many as 60 million Americans have high blood pressure. About one in four adults aged 18 years and older³

¹DATA SOURCE: Sample Adult Core component of the 1997–2006 National Health Interview Survey. The estimate for 2006 was based on data collected from January through September. Data are based on household interviews of a sample of the civilian non institutionalized population.

² American Heart Association (www.americanheart.org)

³ http://www.emedicinehealth.com/high_blood_pressure/article_em.htm



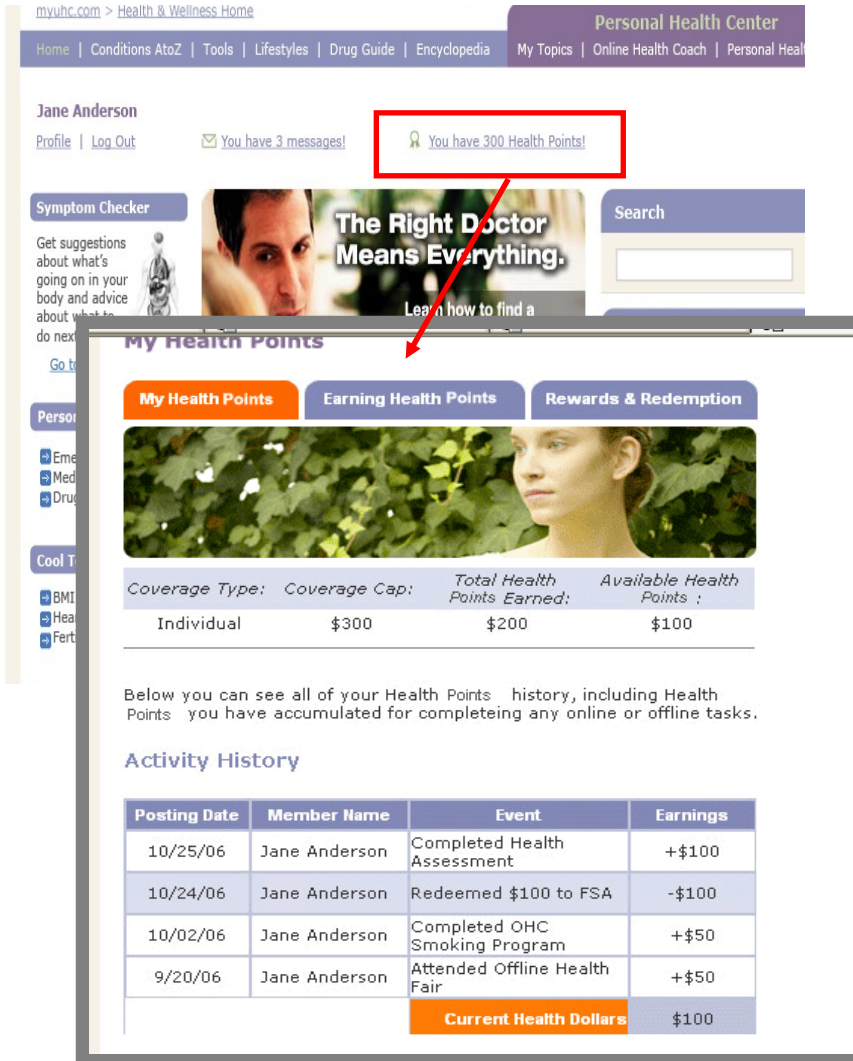
SimplyEngagedSM 2.0

Product Details

- Onsite biometric screening focuses on “know your numbers”:
 - Non-fasting cholesterol panel
 - Non-fasting glucose panel
 - Blood pressure check
 - Body fat/BMI measure
- Blood draw on-site using fingerstick approach with results delivered within 5 minutes
- 5 comprehensive, telephonic health coaching programs.
 - Weight
 - Smoking Cessation
 - Stress Management
 - Exercise
 - Nutrition

SimplyEngagedSM 2.0 Incentive Package

- **\$75** UnitedHealthcare-funded gift card incentive for completing the Health Assessment on myuhc.com[®]
- **\$25** UnitedHealthcare-funded gift card incentive for completing one on-line health coaching program
- **\$75** UnitedHealthcare-funded gift card incentive for completing telephone-based coaching program
 - Individual incentive cap - \$175;
Family cap - \$350
 - Collateral stresses that program is for adult members only
- Member messaging on myuhc.com[®] explains program, rewarded activity and tracks rewards earned
- Self-service participation reporting for the employer via Employer eServices
- Gift card redeemable for use at hundreds of national vendors through IncentOneSM (www.incentone.com)



The screenshot displays the myuhc.com Personal Health Center interface for Jane Anderson. A red box highlights the message "You have 300 Health Points!" with a red arrow pointing to the "My Health Points" section. This section includes a table with the following data:

Coverage Type:	Coverage Cap:	Total Health Points Earned:	Available Health Points :
Individual	\$300	\$200	\$100

Below the table, it states: "Below you can see all of your Health Points history, including Health Points you have accumulated for completing any online or offline tasks."

The "Activity History" section contains the following table:

Posting Date	Member Name	Event	Earnings
10/25/06	Jane Anderson	Completed Health Assessment	+\$100
10/24/06	Jane Anderson	Redeemed \$100 to FSA	-\$100
10/02/06	Jane Anderson	Completed OHC Smoking Program	+\$50
9/20/06	Jane Anderson	Attended Offline Health Fair	+\$50
Current Health Dollars			\$100



Introducing Vital MeasuresSM

What is Vital Measures?

Results-Based Health Incentive Program

High Deductible UnitedHealthcare Plan

- Allows employers to reduce their premium

**Sustain
competitive
benefits**



BeniComp Advantage Supplemental Plan

- Allows individuals to lower their deductible by achieving healthy results/biometric measures

**Reward
healthy
lifestyles**



Health & Wellness Improvement Programs

- Motivates individuals to get more engaged with their care to earn the lower deductible
- Provides tools and resources to reduce health risks

**health Decrease long
term health care
costs**



Solves the annual problem of balancing increasing costs with the need to keep benefits competitive

Targets what is driving health care cost increases
—lifestyle-related claims

Screening Events Measure Major Controllable Factors:

Biometric Measure	Targets Set by NIH	Vital Measures Standard Targets	Vital Measures Generous Targets
1. Blood Pressure	$\leq 120/80$	$\leq 130/85$	$\leq 140/90$
2. LDL Cholesterol	≤ 100 mg/dL	≤ 130 mg/dL	≤ 160 mg/dL
3. Body Mass Index	≤ 25 kg/m ²	≤ 27.5 kg/m ²	≤ 29.9 kg/m ²
4. Nicotine/Tobacco Use	None	None	None

- Employers choose either *Standard* OR *Generous* target levels
- Deductible credits are doubled for family coverage.
- Completion of the UnitedHealthcare Health Assessment by employee and covered spouse is required to access credits.
- BeniComp reimbursement begins **after** employee has met their portion of the net deductible.

Vital Measures: Supplemental Plan

How It Works: Deductible Credits *Example Employee #1*

Employee Original Deductible: \$2,000

Body Mass Index Credit \$375

Blood Pressure Credit \$375

Non Tobacco Use Credit \$375

LDL Cholesterol Credit \$375

Core Medical Plan

Net Deductible:
\$500

This employee earned all four credits and has a \$500 “net” deductible

Deductibles and deductible credits are doubled for family coverage.